

United States Bankruptcy Court-----VOLUNTARY PETITION
NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION

IN RE-----IN RE-----

William J. Kelley Karen M. Kelley
ALL OTHER NAMES-----ALL OTHER NAMES-----

None None
SSN/ TAX ID.-----SSN/TAX ID.-----
***-**-8195 ***-**-4193

STREET ADDRESS-----STREET ADDRESS-----
3 Jayne Street 3 Jayne Street
Algonquin, IL 60102 Algonquin, IL 60102

COUNTY OF RESIDENCE-----COUNTY OF RESIDENCE-----
McHenry McHenry

MAILING ADDRESS-----MAILING ADDRESS-----
Same as above Same as above

VENUE-----

Debtors have had their residence within this district for the preceding 180 days.

=====INFORMATION REGARDING DEBTOR=====

Type of Debtor: Married	Chapter: 13
Nature of debt: CONSUMER	Filing fee: \$194.00
STATISTICAL INFORMATION-----	ATTORNEY NAME AND ADDRESS
After excluding exempt property and	Richard C. Kelly
paying administrative expenses,	10008 Main St., Box 428
funds will be available for	Hebron, IL 60034
distribution to unsecured creditors.	

(Estimated figures)

Number of creditors: 9

Assets: \$210,650.00

Liabilities: \$174,678.00

Other attorneys-----

COURT USE ONLY

-----PRIOR BANKRUPTCY CASES FILED WITHIN LAST 6 YEARS-----

HUSBAND: None

WIFE: None

-PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE-

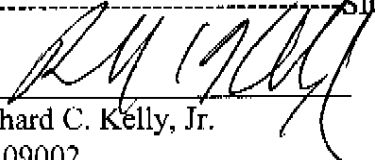
HUSBAND:

WIFE:

-----REQUEST FOR RELIEF-----

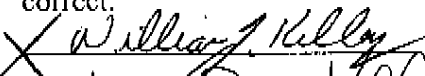

Debtors request relief in accordance with the chapter of title 11 United States Code specified in this petition.

-----SIGNATURES-----


Richard C. Kelly, Jr.
06209002

Date: 10/9/04

I declare under penalty of perjury that the information provided in this petition is true and correct.

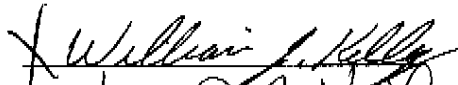

X 
X 

Date: 10/9/04

Date: 10/9/04

I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter ____ of such title.

Exhibit B has been completed.

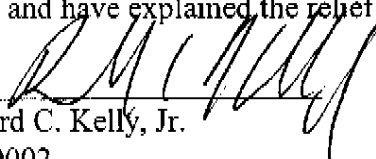
X 
X 

Date: 10/9/04

Date: 10/9/04

-----EXHIBIT B-----

I, the attorney for the debtors in the foregoing petition, declare that I have informed the debtors that they may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.


Richard C. Kelly, Jr.
06209002

Date: 10/9/04

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE A-REAL PROPERTY

<u>Description and location of property</u>	<u>Current market value of debtors' interest in the property without deducting any secured claim or exemption</u>
Single Family Home 3 Jayne Street Algonquin, IL 60102	\$200,000.00

<u>Nature of debtors' interest in property</u>	<u>Amount of secured claim</u>
--	--------------------------------

Joint Owners - Single Family Home	1st Mortgage \$55,000.00
3 Jayne Street	Amcore Mortgage, Inc.
Algonquin, IL 60102	2nd Mortgage \$98,000.00
	Beneficial Mortgage

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE B-PERSONAL PROPERTY

<u>Type of property</u>	Current market value of debtors' interest in the property without deducting any secured claim or exemption
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<u>Description and location of property:</u>	
--	--

- | | |
|-----|---|
| 1. | Cash on hand.
None |
| 2. | Checking, savings, or other financial account, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.
Checking Account - Amcore Bank \$300.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others.
None |
| 4. | Household goods, furnishings, including audio, video, and computer equipment.
\$2,500.00 |
| 5. | Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.
None |
| 6. | Wearing Apparel.
\$100.00 |
| 7. | Furs jewelry.
None |
| 8. | Firearms and sports, photographic, and other hobby equipment.
None |
| 9. | Interests in insurance policies.
None |
| 10. | Annuities.
None |
| 11. | Interests in IRA, ERISA, Keogh, or other pension or profit.
Husband Pension Plan through union-\$3,000.00 |

12. Stock and interests in incorporated and unincorporated businesses.
None
13. Interests in partnerships or joint ventures.
None
14. Government and corporate bonds and other negotiable and non-negotiable instruments.
None
15. Accounts receivable.
None
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.
None
17. Other liquidated debts owing debtor including tax refunds.
None
18. Equitable or future interests, life estates, and rights or powers of exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.
None
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
None
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims.
None
21. Patents, copyrights, and other intellectual property.
None
22. Licenses, franchises, and other general intangibles.
None
23. Automobiles, trucks, trailers, and other vehicles or accessories.
1999 Ford 350 Pickup truck - \$2,850.00
1999 Ford Escort - \$2,000.00
24. Boats, motors, and accessories.
None

- 25. Aircraft and accessories.
None
- 26. Office equipment, furnishings, and supplies.
None
- 27. Machinery, fixtures, equipment, and supplies used in business.
None
- 28. Inventory.
None
- 29. Animals.
None
- 30. Crops-growing or harvested.
None
- 31. Farming equipment and implements.
None
- 32. Farm supplies, chemicals, and feed.
None
- 33. Other personal property of any kind not already listed.
None

Total: \$10,650.00

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In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtors elect the exemptions to which debtors are entitled under:

11 U.S.C. sec. 522 (b) (2)

Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtors' domicile has been located for the 180 days immediately preceding the filing of the petition or for a longer portion of the 180 day period than in any other place, and the debtors; interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

Debtors are

Description of property	Value of claimed exemption
Specify law providing each exemption	Current market value of property without deducting exemption
Single Family Residence	
Debtors' interest: \$200,000.00	Value exempt: \$15,000.00
Law: 735 ILCS 5/12-901	
Total Debt	
on property: \$153,000.00	
Furniture, furnishings, appliances	
Debtors' interest: \$2,500.00	Value exempt: \$2,500.00
Law: 735 ILCS 5/12-1001b	
Personal clothing and accessories of Debtors'	
Debtors' interest: \$100.00	Value exempt: 100%
Law: 735 ILCS 5/12-1001a	
1999 Ford 350 Pickup truck	
Debtors Interest \$2,850.00	Value exempt \$1,200.00
Lien - \$	
Law: 735 ILCS 5/12-1001c	
1999 Ford Escort	
Debtors Interest \$2,000.00	Value exempt \$1,200.00
Lien - \$6,000.00	
Law: 735 ILCS 5/12-1001c	

Checking Account - Amcore Bank

Debtors Interest \$300.00

Value exempt \$300.00

Law: 735 ILCS 5/12-1001b

Pension Plan / 401 k through employer

Debtors interest \$3,000.00

Value exempt \$3,000.00

Law 735ILCS 12-1006

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim without deduction value of collateral
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Date claim was incurred, nature of lien, and
description and market value of property subject
Unsecured portion, to the lien if any

Amcore Mortgage, Inc. %Fisher & Fisher 120 N. LaSalle St., Suite 2520 Chicago, IL 60602	\$55,000.00
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Beneficial Mortgage Company Illinois, Inc. %Karl V. Meyer Freedman, Anselmo, Lindberg & Rappe 1807 W. Dichl Rd., Suite 333 Naperville, IL 60563	98,000.00
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Nationwide 3435 N. Cicero Chicago, IL 60641	6,000.00
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Subtotal this page: \$153,000.00
Total: \$153,000.00

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPES OF PRIORITY CLAIMS:

Wages, Salaries, and Commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S. C. sec. 507 (a)(3).

None

Contributions to Employee Benefit Plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petitions, or the cessation's of business, whichever occurred first to the extent provided in 11 U.S.C. sec. 507 (a)(4).

None

Certain Farmers or Fisherman

Claims of certain farmers or fisherman, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S. C. sec. 507 (a)(5).

None

Deposits by Individuals

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S. C. sec. 507 (a)(6).

None

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. sec. 507 (a)(7).

None

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE E- CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount entitled to priority
Date claim was incurred and consideration for claim	Total amount of claim
1. Wages, Salaries, and Commissions.	\$0
2. Contributions to Employee Benefit Plans.	\$0
3. Certain Farmers or Fishermen.	\$0
4. Deposits by Individuals.	\$0
5. Taxes and Certain Other debts Owed to Governmental Units.	\$0

Subtotal this page: \$0
Total: 0

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE F- CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's name and complete mailing address Amount of claim
including zip code

Date claim was incurred and consideration for claim.
If claim is subject to setoff, so state

Name and Address of Creditor:	Account Number:	Amount of Debt:
Discover Card P. O. Box 30395 Salt Lake City, UT 84130-0395	6011 0073 1152 2030	\$514.17
Beneficial P. O. Box 17574 Baltimore, MD 21297	412001-00-297540-7	1,186.57
Progressive Financial Services P. O. Box 22083 Tempe, AZ 85285	0176603900030239	7,744.60
Risk Management Alternatives, Inc. P. O. Box 105044 Atlanta, GA 30348	12105729-RMS005	3,837.45
Dental Care of Algonquin 285 Stonegate Rd. Algonquin, IL 60102		1,196.11
Menard's Blitt and Gaines 318 W Adams St Ste 1600 Chicago, IL 60606		1,200.00

Subtotal this page: \$15,681.00
Total: \$15,681.00

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE G-EXECUTORY CONTACTS AND UNEXPIRED LEASES

Name and mailing address, including zip code, of other parties to lease or contract.	Description of contract or lease and nature of debtors' interest. State whether lease is for non- residential real property. State contract number of any government contract.
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None

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE H-CODEBTORS

Name and address of codebtor

Name and address of creditor

None

In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE I-CURRENT INCOME AND INDIVIDUAL DEBTORS

DEBTORS' MARITAL STATUS: Married

DEPENDENTS OF DEBTOR: 1

Shawn - age 16

Living with debtors: 1

Not living with debtors but paying support for: 0

Child support: 0

Dependents not living at home: 0

Paying spousal support for: 0

EMPLOYMENT:

HUSBAND

Occupation: Glazier

Employer name: Glazier's Local Union #27

How long employed: 5 years

Address of employer: 4225 Lawndale Avenue
Lyons, IL 60534

WIFE

Occupation: Kennel Manager

Employer name: Animal Care Clinic

How long employed: 5 years

Address of employer: 2301 Stonegate Rd
Algonquin, IL 60102

INCOME:	HUSBAND	WIFE
Current monthly gross wages, salary and commissions	\$5,200.00	\$1,100.00
Estimated monthly overtime		
SUBTOTAL	\$5,200.00	\$1,100.00

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance.....
- c. Union dues.....
- d. Other.....

HUSBAND

WIFE

SUBTOTAL OF DEDUCTIONS..... \$1,300.00 \$200.00

TOTAL NET MONTHLY TAKE HOME PAY \$3,900.00 \$900.00

Regular income from operation of business or profession or farm.....

Income from real property.....

Interest and dividends.....

Alimony, maintenance, or support payments payable to the debtor for the debtors' use or that of dependents listed above.....

Social security or other government assistance: Unemployment

HUSBAND

WIFE

Pension or retirement

Other monthly income:
HUSBAND

WIFE

TOTAL MONTHLY INCOME..... \$3,900.00 \$900.00

TOTAL COMBINED MONTHLY INCOME \$4,800.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re: William J. Kelley & Karen M. Kelley Case No.

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

The following expenditures are for BOTH DEBTORS

Rent/home mortgage payments.....	
First Mortgage Payment	\$ 860.00
Second Mortgage Payment	\$ 840.00
REAL ESTATE TAXES ARE INCLUDED \$	
PROPERTY INSURANCE IS INCLUDED	
Utilities: Electricity and heating fuel.....	\$ 200.00
Water and sewer.....	\$ 75.00
Telephone.....	\$ 100.00
Other.....	\$
Garbage.....	\$ 45.00
Security.....	\$
Cable.....	\$ 60.00
Home maintenance.....	\$ 75.00
Food.....	\$ 600.00
Clothing.....	\$ 75.00
Laundry and dry cleaning.....	\$ 40.00
Medical and dental expenses.....	\$ 20.00
Transportation.....	\$ 320.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.....	\$ 300.00
Charitable contributions.....	\$
Insurance:	
Homeworker's or renter's.....	\$
Life.....	
Health.....	
Auto.....	\$ 300.00
Other.....	
Taxes:	
Real estate (property) taxes.....	
Installment payments:	
Auto.....	
Other.....	
Alimony, maintenance, and support paid to others.....	

Payments for support of additional dependents
not living at your home.....

Regular expenses from Rental Property
profession, or farm.....\$

Other: Chapter 13 Payment \$ 640.00

TOTAL MONTHLY EXPENSES.....\$4,800.00

(The penalties of making a false statement or concealing property is a fine up to \$500,000
or imprisonment for up to 5 years or both -18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, and I, named as the debtors in this case declare under penalty of perjury that I have read
the foregoing Summary and Schedules, consisting of 12 sheets, 14 sheets, and that it is
true and correct to the best of my information and belief.

Signature:_____ Date:_____

Signature:_____ Date:_____

In re: William J. Kelley & Karen M. Kelley Case No.

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION

SUMMARY OF SCHEDULES

Schedule name	Assets	Liabilities	Other
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X (marked if attached)	# sheets
------------------------	----------

<u> </u> A - Real Property		\$ 200,000.00	
<u> </u> B - Personal Property		\$ 10,650.00	
<u> </u> C - Property Claimed as Exempt		\$ 25,900.00	
<u> </u> D - Creditors Holding Secured Claims		\$ 159,000.00	
<u> </u> E - Creditors Holding Unsecured Priority Claims		\$ 0	
<u> </u> F - Creditors Holding Unsecured Non- priority Claims		\$ 15,681.00	
<u> </u> G - Executory Contracts and Unexpired Leases		\$	
<u> </u> H - Codebtors		\$	
<u> </u> I - Current Income of Individual Debtors		\$	
<u> </u> J - Current Expenditures of Individual Debtors		\$	

Summary Sheet
Total No. Sheets
Total Assets \$210,650.00
Total Liabilities \$164,681.00
Total No. of Creditors: 8
Excess Income (if any): \$ 0

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION

In re: William J. Kelley & Karen M. Kelley Case No.
Social Security No.: ***-**-8195 Statement of Financial Affairs
Social Security No.: ***-**-4193 Chapter 13
Debtors

1. Income from employment or operation of business.

State the gross amount of income the debtors have received from employment, trade, or profession, or from operation of debtors' business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

HUSBAND

This year: 2004	Amount: \$50,000.00
Source: Employment	
Last year: 2003	Amount: \$60,000.00
Source: Employment	
Previous year: 2002	Amount: \$40,000.00

WIFE

This year: 2004	Amount: \$14,000.00
Source: Employment	
Last year: 2003	Amount: \$18,000.00
Source: Employment	
Previous year: 2002	Amount: \$16,000.00

2. Income other than from employment or operation of business.

State the amount of income received by the debtors other than from employment, trade, profession, or operation of the debtors' business during the two years immediately preceding the commencement of this case.

None

3. Payments to creditors.

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

None

Specifics:

- b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

None

4. Suits, executions, garnishments, and attachments.

- a. List all suits to which the debtors are or were a party within one year immediately preceding the filing of this bankruptcy case.

Cavalry SPV II, LLC vs. William J. Kelley - Case #03 SC 1739 - Judgment entered against defendant on 10-16-03 in the amount of \$1,400.00

Amcore Mortgage 04 CH 437 Foreclosure

- b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

Amcore Bank Checking-1291.00 03 SC 1739

5. Repossessions, foreclosures, and returns.

- a. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

None

6. Assignments and receiverships.

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

NONE

- b. List all property which has been in the hands of a receiver or court-appointed official within one year immediately preceding the commencement of this case.

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregation less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Filing fee: \$194.00

Attorneys fees: \$1,000.00

Source was: Income Earned

Date(s) of payment: 10/8/04

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtors transferred either absolutely or as security within one year immediately preceding the commencement of this case.

NONE

11. Closed financial account.

List all financial accounts and instruments held in the name of the debtors or for the benefit of the debtors which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case.

NONE

12. Safe deposit boxes.

List each safe deposit box or other box or depository in which the debtors have or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtors within 90 days preceding the commencement of this case.

NONE

14. Property held for another person.

List all property owned by another person that the debtors hold or control.

NONE

15. Prior address of debtors.

If the debtors have moved within the two years immediately preceding the commencement of this case, list all premises which the debtors occupied during that period and vacated prior to the commencement of this case.

Husband's length of time at current residence:

Wife's length of time at current residence:

Husband's prior residences:

Wife's prior residences:

16. Nature, location, and name of business.

- a. For individuals, list the names and addresses of all businesses in which either debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which either debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

NONE

- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

NONE

- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

NONE

17. Book, records, and financial statements.

- a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtors.

NONE

- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account records, or prepared a financial statement of the debtors.

NONE

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records, or prepared a financial statement of the debtors.

NONE

- d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to who a financial statement was issued within the two years immediately preceding the commencement of this case by the debtors.

NONE

18. Inventories.

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NONE

19. Current Partners, Officers, Directors, and Shareholders.

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or hold 5 percent or more of the voting securities of the corporation.

NONE

20. Former partners, officers, directors, and shareholders.

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

- b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NONE

21. Withdrawals from a partnership or distributions by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. -18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, and I, named as the debtors in this case, declare under penalty of perjury that I have read the foregoing Statement of Financial Affairs, consisting of 4 sheets, and that it is true and correct to the best of my information and belief.

Signature: *William Kelly*

Signature: *Karen M Kelly*

10/9/04

Date

10/9/04

Date

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION

In re: William J. Kelley & Karen M. Kelley

Case No.

Debtor: William J. Kelley
Social Security No.: ***-**-8195

Numbered Listing of Creditors

Chapter 7

Debtor: Karen M. Kelley
Social Security No.: ***-**-4193

Creditor name and mailing address	Category of claim	Amount of claim
Amcore Mortgage, Inc. %Fisher & Fisher 120 N. LaSalle St., Suite 2520 Chicago, IL 60602		\$55,000.00
Beneficial Mortgage Company Illinois, Inc. %Karl V. Meyer Freedman, Anselmo, Lindberg & Rappe 1807 W. Diehl Rd., Suite 333 Naperville, IL 60563		98,000.00
Nationwide 3435 N. Cicero Chicago, IL 60641		6,000.00
Discover Card P. O. Box 30395 Salt Lake City, UT 84130-0395		\$514.17
Beneficial P. O. Box 17574 Baltimore, MD 21297		1,186.57
Progressive Financial Services P. O. Box 22083 Tempe, AZ 85285		7,744.60

Risk Management Alternatives, Inc. 3,837.45
P. O. Box 105044
Atlanta, GA 30348

Dental Care of Algonquin 1,196.11
285 Stonegate Rd.
Algonquin, IL 60102

Menard's
Blitha Gaines
318 W. Adams Ste 1600
Chicago, IL 60606

(The penalties for making a false statement or concealing property is a fine of up to \$500,00 or imprisonment for up to 5 years or both. -18 U.S.C. secs. 152 and 3571)

DECLARATION

I, and I, names as the debtors in this case, declare under penalty of perjury that I have read the foregoing Numbered Listing of Creditors, consisting of 1 sheets, and that it is true and correct to the best of my information and belief.

Signature: William L. Kelley

Date: 10/9/04

Signature: Karen M. Kelley

Date: 10/9/04

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION

In re: William J. Kelley & Karen M. Kelley

Case No.

Debtor: William J. Kelley
Social Security No.: ***-**-8195

Mailing Matrix

Chapter 7

Debtor: Karen M. Kelley
Social Security No.: ***-**-4193

Amcore Mortgage, Inc.
%Fisher & Fisher
120 N. LaSalle St., Suite 2520
Chicago, IL 60602

Beneficial Mortgage Company Illinois, Inc.
%Karl V. Meyer
Freedman, Anselmo, Lindberg & Rappe
1807 W. Diehl Rd., Suite 333
Naperville, IL 60563

Nationwide
3435 N. Cicero
Chicago, IL 60641

Discover Card
P. O. Box 30395
Salt Lake City, UT 84130-0395

Beneficial
P. O. Box 17574
Baltimore, MD 21297

Progressive Financial Services
P. O. Box 22083
Tempe, AZ 85285

Risk Management Alternatives, Inc.
P. O. Box 105044
Atlanta, GA 30348

Dental Care of Algonquin
285 Stonegate Rd.
Algonquin, IL 60102

Menard's
Blitt & Gaines
318 W. Adams St.
Ste. 1600
Chicago, IL 60606

(The penalties for making a false statement or concealing property is a fine of up to \$500,00 or imprisonment for up to 5 years or both. -18 U.S.C. secs. 152 and 3571)

DECLARATION

I, and I, names as the debtors in this case, declare under penalty of perjury that I have read the foregoing Mailing Matrix, consisting of 1 sheets, and that it is true and correct to the best of my information and belief.

Signature: William J. Kelly Date: 10/9/04
Signature: Karen M. Kelly Date: 10/9/04